

Wideman, Bernita

From: Steve Orr [sorr@montereyfinancial.com]
Sent: Monday, February 25, 2008 7:50 PM
To: Wideman, Bernita
Cc: Shaun Lucas
Subject: RE: Important Cash Call IRS Information!

Reporting of the 1099 to the IRS is done at our discretion on a case by case basis. You have defaulted on your loan, and the full balance is due. If you would like to take advantage of our settlement offer please contact our office as soon as possible. If not, we will pursue the full balance by any legal means we feel is in our best interest.

From: Wideman, Bernita [REDACTED]
Sent: Monday, February 25, 2008 3:11 PM
To: Steve Orr
Subject: RE: Important Cash Call IRS Information!

From my understanding the 1099 forgives the debt and it is counted as income. Do the 1099 and I will pay the government. through the 1099 you have to remove the item from my credit report anyway. Please do the 1099! I will also be looking up what law allows you to send a dunning letter via e-mail. All correspondence will be sent to my home

Bernita DWideman, MHW IV

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Phone [REDACTED]

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From: Monterey Financial Services Inc [mailto:sorr@montereyfinancial.com]
Sent: Monday, February 25, 2008 5:12 PM
To: Wideman, Bernita
Subject: Important Cash Call IRS Information!

2/26/2008

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